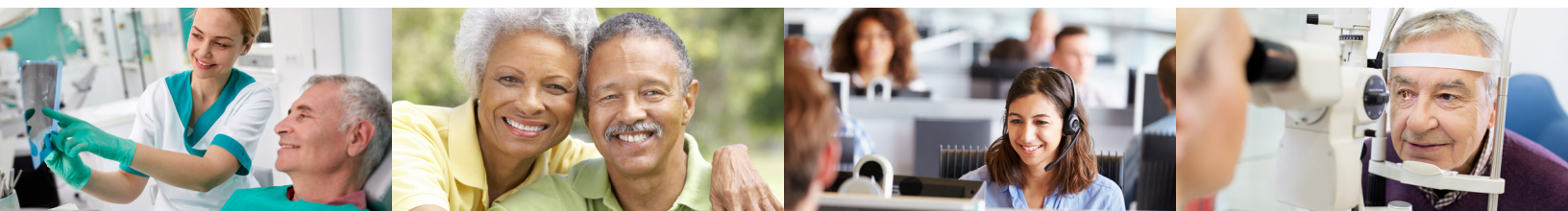
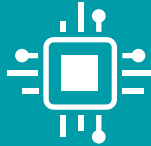


Maximizing the
MEDICARE ADVANTAGE
DENTAL & VISION OPPORTUNITY



SKYGEN[®]



Competition in the Medicare Advantage (MA) market is surging. In 2023, the average MA beneficiary can select from 43 different Medicare Advantage plans. That's more than double the options available just five years ago. To succeed in this market, your dental and/or vision plan needs to stand out.



Source: Kaiser Family Foundation

WHAT WILL MAKE CONSUMERS CONSIDER YOUR MEDICARE ADVANTAGE PLAN?

3,998

MA plans available nationwide for individual enrollment in 2023



Medicare Advantage consumers have more options to choose from in 2023, and many plans offer richer benefits than in years past: Nearly all MA plans offer preventive dental coverage and access to some vision coverage. In addition, consumers are shopping both directly and through brokers. In an overcrowded market, only the most attractive plans and those with the best user experience will engage potential new members.

88%

MA PLANS OFFERING COMPREHENSIVE DENTAL COVERAGE



93%

MA ENROLLEES HAVE ACCESS TO BOTH EYE EXAMS & EYEWEAR



\$1000

SPENT
OUT OF POCKET ON DENTAL SERVICES BY 20% OF MEDICARE BENEFICIARIES



Source: Kaiser Family Foundation

CHOOSE AN EXPERIENCED PARTNER WITH POWERFUL TECHNOLOGY



Launching and managing a Medicare Advantage plan that is competitive, profitable and keeps members satisfied is a real challenge. The diversity of MA plans creates complexity in underwriting, proper application of CMS rules, and pricing. As an experienced Medicare Advantage partner with expertise in regulatory and audit requirements, we understand the key challenges and can deliver technology-powered solutions that help MA plans stand out in the market.

MEDICARE FEATURES:

- Different regulations, compliance requirements, network reimbursement
- High call volume from senior members, creating a need for support
- Can be sold through broker channels, increasing potential for growth

“SKYGEN has allowed us to match benefits and handle anything that the market or a specific client is requesting of us.”

- **National Vision Insurer**

For 30+ years, SKYGEN has innovated specialty benefits administration across the Medicare Advantage, Medicaid and commercial markets. Our fully modern technology platform is a result of our continuous drive to transform specialty benefits and our ongoing, multimillion-dollar investment in that vision. SKYGEN can manage all of your dental and vision programs on one platform.

SKYGEN administers
**Medicare Advantage,
Special Needs
Plans (DSNPs) &
Medicare/Medicaid**
dual plans

Approaching
8M
Medicare Advantage
members in all
50 states

Technology and
benefits administration
for dental & vision

COMPETE TO WIN IN THE MEDICARE ADVANTAGE DENTAL & VISION MARKETS

TOP CHALLENGES TO SUCCESS WITH MEDICARE ADVANTAGE PLANS



Senior-first Experience



Attracting & Retaining Members & Brokers



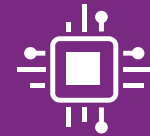
Keeping Costs Low & Driving Profitability



Strong Dental Network Development & Management



Vision Provider Connectivity



Experienced, Full-service MA Partner with Unique Technology



SUPPORTING A SENIOR-FIRST EXPERIENCE

SKYGEN creates a consistent, scalable senior-first experience. Our easy-to-use mobile app and web portals feature friendly and reliable service. Members have easy access to claims, benefits and coverage information online, as well as vision prescription information and online vendors that can fulfill and deliver vision prescriptions right to members' homes. Members satisfied with their MA experience stay with your plan and are more likely to recommend you to their friends.

MEMBER MOBILE APP

SKYGEN's Member Mobile App is optimized for seniors with all the tools they need to manage their dental plan online.

Find-A-Provider



Member ID Cards



Benefits Eligibility



Post-Visit Surveys



Messages



MEMBER WEB PORTAL

Our Member Web Portal is designed with seniors in mind, featuring larger font sizes, sharper color contrast, and responsive design for computer, tablet and mobile experiences in managing dental and vision plans. The Portal is customizable to insurers' brands. In addition, our Call Center is available with multilingual 24/7 IVR and self-service.



Check Eligibility & Covered Services



Use Find-A-Provider Search Tool



Track Annual Claims & Accumulated Benefits



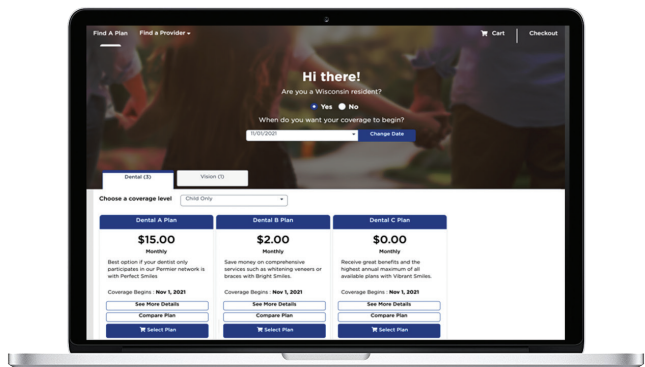
View Claim Status & Instant EOBs



Find & Receive Educational Information

INDIVIDUAL ENROLLMENT PORTAL

With SKYGEN, seniors can shop for and enroll in their MA dental or vision plan online. The portal creates modern, enhanced experiences that enable members to choose their plan, enter enrollment information, select their billing frequency and more.



ATTRACTING & RETAINING MEMBERSHIP

Flexible plan design and development is critical to attracting and retaining membership across different demographics and markets. With SKYGEN you have the flexibility to offer a wide range of plans, from basic dental and vision to more full-service plans with incentive benefits to promote preventive care and ensure seniors with chronic conditions have covered additional visits.

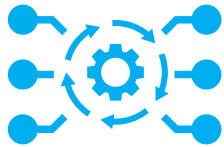
SKYGEN helps you:

- Launch dental, vision or both types of plans on a single platform to maximize flexibility and plan bundling while keeping costs low
- Optimize all aspects of MA specialty benefits programs
- Translate CMS rules and implement strategies for compliance
- Ensure MA plans are audit ready
- Manage programs from enrollment through claims administration
- Develop and grow member, provider and broker relationships
- Provide reporting for STAR ratings

Test innovative plan designs to attract and retain specific senior audiences without the cost or delay of custom coding. SKYGEN's technology automatically calculates incentives and applies appropriate rules.

MAINTAINING GOOD BROKER RELATIONSHIPS

SKYGEN helps you attract and retain brokers with easy 24/7 access to real-time, accurate account information and resources brokers can use to strengthen client relationships and increase satisfaction. With SKYGEN's Broker Portal, brokers can review digital commission statements, manage client membership, and expedite the payment process by receiving electronic payments.



**Agencies or
Broker View**



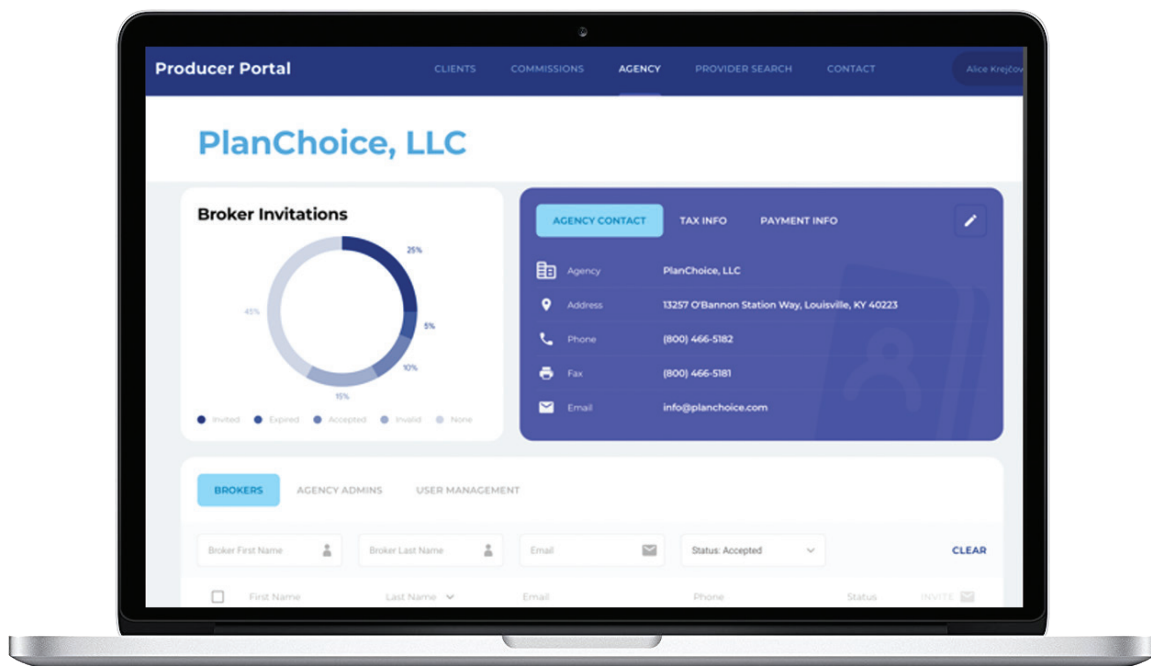
**Electronic
Commissions
Payment**



**Flexible
Commission
Options**



**Manage
Membership**



Using the Broker Portal, agencies, brokers and internal sales representatives can manage their block of business in real time.

KEEPING COSTS LOW & DRIVING PROFITABILITY

Cost impacts the success of your plan at all levels, from product sustainability to market share. Cost-sensitive seniors will shop for competitive premiums and opportunities to save on out-of-pocket costs. SKYGEN helps insurers develop and manage cost-effective MA dental and vision plans that keep administrative costs low through automation and analytics.

SKYGEN AUTOMATES

Aspects of MA plans that change frequently

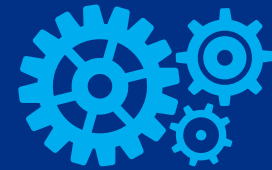
Such as compliance with regulation changes, and annual fee schedule and premium changes

Duals benefit coordination & processing

Enabling providers to submit a single claim or authorization to Medicare. Our system automatically creates the Medicaid claim within 24 hours.

SKYGEN ANALYTICS

We help you identify opportunities for substantial savings through improvements in plan design, reimbursement strategies and network performance. Sophisticated analytics and our expert advice can help you reduce costs by up to 30%.



92%

SKYGEN
Auto-Adjudication
Rates Medicare
Advantage & Medicaid
(73% is industry standard)

STRONG DENTAL NETWORK DEVELOPMENT & MANAGEMENT

Having providers committed to quality care at appropriate costs in network is an essential component of MA dental plans that thrive. SKYGEN offers dental network development and management including stacking nationwide networks with proprietary networks allowing clients to remain highly competitive. We tailor networks to specific plan strategies through:

SKYGEN Provider Select Suite

Help insurers manage the cost of care and increase patient and provider satisfaction by identifying and driving high-quality, appropriate care, recognizing and rewarding high-performing providers, and directing members to high-performing providers.

Ratings Tool

Recognition Program

Enhanced Find-A-Provider

SKYGEN Analytics & Enhanced Benefit Management

Helps insurers increase savings and improve network performance by using four key analysis categories to uncover factors affecting program costs and quality.

Market Review

Reimbursement Analysis

Benefit Plan Design

Provider Analysis & Recognition

We help you build stronger partner relationships with providers and save time and cost through digital workflows and real-time transactions in the SKYGEN Dental Hub™. It offers all the tools essential in an industry-leading provider web portal, including patient eligibility verification, payment information, dashboards for managing claims and authorizations, Instant EOBs, and more. The Dental Hub helps providers reduce costs and improve patient experiences by streamlining interactions with multiple insurers through a single point of access.

**One-Time Data
Entry for Provider
Directories**

**Simplified
Contracting**

**Credentialing in
Seconds**

**Improve
Revenue Cycle
Management**

VISION PROVIDER CONNECTIVITY

Build stronger vision plans using SKYGEN's modern connectivity. We offer highly configurable, vision-specific payer portals, which include the largest national retailers and full vision lab integration and facilitate complete workflow interoperability. Our self-service provider portals capture information to manage credentialing, contracts, member benefit verification, authorizations, and claims all online.



Provider Web Portal



- **Verify benefit eligibility & material availability**
- **View pre-claim estimate reports**
- **Enter, submit & edit orders with automated claim generation**
- **View payment remittances**
- **Track order/claim processing**
- **View, update & verify direction information**
- **Submit questions & requests by email**

Enterprise System

Product Definition

Vision Materials

Claims Processing

Vision Ordering

Lab System



- **Receive material order**
- **Fulfill order & provider status updates**
- **Collect payment**

MAKE SKYGEN YOUR MEDICARE ADVANTAGE PARTNER

The value of Medicare-specific experience and claims processing infrastructure to program outcomes can't be overestimated. With SKYGEN's expertise in MA plans and powerful technology and service solutions, you gain the advantage you need to win in the modern Medicare Advantage dental and vision markets.

“The team at SKYGEN has delivered the very best partner experience I've had in the last 30 years. They are well endowed with integrity, personal responsibility, and human relationship skills.”

- SKYGEN Client



SKYGEN IS TRANSFORMING MEDICARE ADVANTAGE DENTAL & VISION.

SKYGEN'S FULL RANGE OF SPECIALTY BENEFITS ADMINISTRATION SERVICES

Broker Services

Self Service Portal
Commission Payments
Member Enrollment

Eligibility & Enrollment

Premium Billing
Enrollment Materials
Year-Round Enrollment
Individual Enrollment Portal

Member Services

Outreach
Self Service Portal
Mobile App
Online Enrollment

Provider Services

Network Development
Credentialing
Self Service Portal

Contact Center

Member
Provider
Multilingual

Utilization Management

Administration
Clinical
Cost Management

Claims Administration Services

Claims Processing
Authorizations
Appeals, Complaints & Grievances
Reporting

Contact SKYGEN today for a free demonstration customized for your specific questions and needs.



SKYGENUSA.com



About SKYGEN

SKYGEN powers transformation of specialty benefits administration with technology and service solutions that reduce healthcare costs, improve access to care, increase healthcare value and elevate experiences and satisfaction for all stakeholders. SKYGEN partners with healthcare payers, delivery systems, and state regulatory agencies to administer dental and vision and other specialty benefits in both commercial and government markets. With its intelligent software-as-a-service (SaaS) automation, third-party administration (TPA), marketplace connectivity and risk management solutions, SKYGEN powers the nation's leading healthcare organizations, and serves nearly 50 million member lives across all 50 states plus the District of Columbia and Puerto Rico.

For more information, please visit [SKYGENUSA.com](https://www.skygenusa.com).

